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West Virginia Calendar of Events:
www.sba.gov/calendar

In this issue:

District Director Message	page 1
Lenders Website	page 1
Lender Training	page 2
WV Resource Guide	page 2
8(a) Annual Meeting	page 2
Matchmaking Workshop	page 3
Small Business Week	page 3
Woman's History Month	page 4
SBA Lifts Loan Cap	page 4
Calendar of Events	page 4

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- Your rights to regulatory fairness:
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- SBA Home Page: www.sba.gov

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

Reasonable accommodations for the handicapped will be made by contacting us at 1-800-767-8052 ext. 8 in advance.

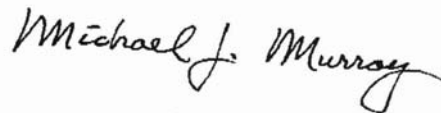
MESSAGE FROM WEST VIRGINIA DISTRICT DIRECTOR...MICHAEL J. MURRAY

This year the U. S. Small Business Administration (SBA) is celebrating 50 years of service to America's small business. On May 9th the West Virginia District will also be celebrating National Small Business Week. Small Business Week is our recognition and appreciation of the commitment and service that America's small business provides in terms of economic impact, employment opportunities and community impact. Small businesses are each others customers and they create 99% of the net new jobs created in America according to our Office of Advocacy.

SBA Administrator, Hector Barreto's vision for small business is to reduce regulatory burden for small business, create a more public-centered focus in reaching the 25 million businesses and ensuring that more small business gets their fair share of government contracts.

As SBA celebrates our 50th anniversary, we look forward to serving the needs of small business with more helpful programs and service to aid them in their start up, growth and development. Small business is truly the backbone of our economy. As we all continue to work with and foster a creative and nurturing environment for small business, the more our economy will grow, recover and sustain itself for a hopefully long time so that as SBA celebrates 100 years of public service that the economy will be so robust with growth and prosperity that no one will feel that they have been left behind.

Please join SBA in celebrating Small Business Week at our awards luncheon on May 9th from 11:30 AM to 1:30 PM at the Days Inn in Flatwoods, WV.



Lenders SBA Web Site

ATTENTION LENDERS! www.sba.gov/banking is the SBA website that contains information on all SBA loan programs, SBA forms, Policy & Procedural Notices, SBA Regulations and Standard Operating Procedures. Also located there are the standardized 7(a) Loan Authorization and information on 1502 reporting procedures. This area is intended to be a one-stop site for lenders, however if you feel that other information is needed or know of something that would be beneficial to the lending community, please let us know.

Lender Training Seminar Held

On March 25th the West Virginia District Office's Capital Access Team hosted an SBA Lender Training Seminar at Eat N Park Restaurant in Bridgeport. The training was unique in that all of the presenters were private sector lenders. The program areas covered were LowDoc, 7(a), Caplines, and the 504 Fixed Asset programs.

David Grisso, Vice President of Monongahela Valley Bank, Fairmont presented an in depth review of the LowDoc application process. He provided guidance on how to present the program to applicants and gave direction on submitting completed applications to the processing center in Hazard, KY as well as other special issues related to LowDoc.

Charles Stalnaker, President of Citizens Bank, Weston presented the preparation of the regular 7(a) loan application from a banker's perspective. He shared several experiences through the application process to insure a timely completion of the application and submission to the SBA District Office. Stalnaker finds the program is very beneficial to customers in fulfilling their desire to gain access to capital for their small businesses.

Larry Kessel, Vice President of First United Bank and Trust in Moorefield discussed the various sub-programs under the Capline Line of Credit program. Kessel showed the relationship between his various customers capital needs and the successful resolution of their short term cash requirements under the Capline programs.

Robin Greathouse, Program Manager of the West Virginia Certified Development Corporation of Charleston presented a very informative talk on the SBA 504 Fixed Asset Program. Greathouse explained how this highly successful program is able to support economic development and job creation in the lenders community and provide low interest fixed rate capital to the small business.

David Manley and Roger Britton, local West Virginia District office representatives, presented an update on changes to the various SBA loan programs to the attendees.

There were 21 lender participants representing 12 banks in the North Central West Virginia area. All participants were provided folders containing loan application form packages and various brochures covering the particulars of each program.

2003 West Virginia Resource Guide Now Available

The 2003 West Virginia Small Business Resource Guide is now available.

The Resource Guide addresses how to start a small business and how to raise money for a small business. It provides clients and prospective small business owners with an overview of the SBA programs. It also lists key contact numbers for major state and local organizations and agencies that are available to assist prospective small business persons as they start and develop their small business.

The guide helps anyone thinking of starting a small business by answering questions about getting started. It answers questions about the different business structures and the structure of a business plan. It also covers financing by providing information on how to find the needed money and describing the different types of loans and loan guarantees. It covers topics about regulations by explaining copyrights, trademarks, taxes, etc. It also provides listings of organizations and contact points for assistance. It's an excellent tool that allows individuals to help themselves as much as possible and supplies them with the means to get additional information.

Contact the WV District Office at 1-800-767-8052, option 8, or via email at wvinfo@sba.gov to request your copy.

The guide is also available online at www.reni.net/guides then selecting West Virginia in the local information window.

8(a) Annual Meeting

On March 20 the West Virginia District Office conducted its Annual 8(a) Portfolio Meeting at Department of Energy's National Energy Technology Laboratory in Morgantown.

The meeting was opened by Michael Murray, WV District Director, who discussed the SBA Exchange Program Pilot Program. Murray encouraged the 8(a) firms to visit the web site at www.sbaexchange.com for information and to learn of the benefits by utilizing the electronic innovative tool that can facilitate a procurement environment where small business can compete and flourish.

Doug Aspy, Economic Development Specialist provided updates for the 8(a) Business Development, the Small Disadvantaged Business and HUB-Zone Certification programs. Aspy reviewed some of the unique problems and challenges with each program and responded to individual questions.

Judy McCauley, Procurement Center Representative for West Virginia discussed the PRO-Net database and provided each 8(a) firm with a copy of their PRO-Net business profile. The profiles were reviewed by McCauley who provided comments for improving key words and update information to improve their marketing opportunities.

Steve Powell, president of S. Powell Construction, and a recent graduate of the 8(a) program, provided a fast track "training" marketing session that focused on his personal secrets and success in marketing to federal agencies.

8(a) firms represented were Hazzard's Excavating & Trucking Co.; Business Systems & Services; Bio-Chem Testing; Innovative Management & Technical Services; New-Bold Enterprises, Inc.; Performance Results Corp.; Wastetron, Inc.; Southeastern Roofing; and REM Engineering.

Also attending from the SBA were Sharon Weaver, Economic Development Specialist and Mona Knapp, Economic Development Assistant.

Business Matchmaking Workshop

In conjunction with the 8(a) annual meeting in Morgantown on March 20, a Business Matchmaking Workshop was held with the Department of Energy, FBI, Army Corps of Engineers, and EG&G Technical Services of West Virginia participating as well as the 8(a) firms listed in the previous article.

The workshop was conducted by Judy McCauley, Procurement Center Representative from the SBA's Office of Government Contracting. McCauley facilitated a panel discussion and presentations from the Federal agencies and prime contractors prior to the matchmaking session. The panel of contracting officers and technical representatives provided information on doing business with their organizations, procurement goals, contacts and procurement opportunities.

The event included one-on-one counseling sessions with contracting officers from the agencies listed above who provided specific information that covered a variety of topics from contracting problems and solutions, how to set up appointments with buyers, how to qualify for a contract with the federal government, how to gain access to capital, and federal qualification requirements.

Mykel Moore, Team Leader for Marketing & Outreach met with Southeastern Roofing as part of this workshop and provided guidance on SBA contracting financing.

Small Business Week 2003

In recognition of the small business community's contribution to the American economy and society, the President of the United States designates one week a year as National Small Business Week. The SBA honors entrepreneurs and advocates that have supported the issues facing small business, and who have promoted the growth of the small business community during this week.

The West Virginia District Office, in partnership with the Harrison County Chamber of Commerce, will be hosting its 2003 Small Business Week awards luncheon on May 9 to honor West Virginia entrepreneurs and small business advocates winners as well as their nominators.

Keynote speaker for the event will be Mark D. Burdette, Interim President, KRO Productions, Inc. of Charleston. It will be held at the Days Inn Convention Center, Flatwoods and will begin at 11:30 a.m. Cost for the luncheon is \$15.

There are several benefits both for the award winners and the nominators. For example:

- (1) The award can be used as a relationship building tool that allows the nominator to reinforce their relationship with an existing or new client in their local community.
- (2) The award can be used as a marketing/public relations' tool that establishes the business winners or advocates as a success in their local community.

The West Virginia award winners for 2003 are:

Small Business Person of the Year

Parry G. Petroplus
Petroplus & Associates, Inc., Morgantown

Minority Small Business Advocate

Thomas W. Kincaid, Jr.
Kenneth E. Blue
Megamoht, LLC, Huntington

Women in Business Advocate*

Diane L. Browning
Appalachian By Design, Inc., Lewisburg
(*also Regional winner)

Research Advocate

Barbara L. MacLennan
Greenlight Research, LLC, Morgantown

Financial Services Advocate

Thomas L. Aman, CPA
Toothman Rice, PLLC, Clarksburg

Small Business Journalist

Audrey Schwitzerlette
The Register-Herald, Beckley

Small Business Exporter

Gary Howell
Howell Automotive, Keyser

Entrepreneurial Success

James Pitrolo, Jr.
James Chevrolet-Pontiac, Mannington

Home-based Business Advocate

Carol Ervin
WFY Publication Services, Moatsville

Please take time from your busy schedule to join us for this spectacular celebration and pay tribute to some of the best and most talented entrepreneurs and advocates in West Virginia. Reservations may be made by contacting the Harrison County Chamber of Commerce at 304-624-6331.

SBA also needs your nominations for 2004! Think of your colleagues whom you consider deserving to be an SBA's prestigious awards winner. Contact Sharon Weaver at (304) 623-5631 ext. 239 or via email at Sharon.weaver@sba.gov for a nomination packet or additional information. **YOU may submit a winning nomination in 2004.**



8(a) Annual Meeting and Business Matchmaking Workshop attendees pose with representatives from SBA and various other government agencies.

Woman's History Month

Women Pioneering the Future was the 2003 theme honoring and recognizing pioneering women in U.S. history, who let struggles for equality and civil rights; advanced educational and professional opportunities; and made great contributions to the arts, sciences, and humanistic causes. The 2003 theme also recognizes today's innovative women who further these efforts and expand the frontiers of possibility for future generations.

Throughout the month of March, the SBA West Virginia District Office conducted training sessions, workshops and hosts various special events providing information and educational materials to recognize and celebrate the diverse and historic accomplishment of women.

On March 26, the YWCA hosted a Lunch & Learn, Women in History Month celebration. The event featured famous and not so famous West Virginia women authors. Phyllis Wilson Moore, Clarksburg was keynote speaker. Moore is a published essayist, poet and researcher who lectures on topics related to the multicultural literary history of West Virginia.

The celebration was documented by a proclamation signing recognizing Women's History Month in Clarksburg. A memorandum of understanding between the SBA and YWCA was also signed that continues the development of their partnership to promote economic opportunity for women in West Virginia.

A series of Roundtable events are scheduled throughout the year at the YWCA that will provide special presentations by West Virginia's own women business owners, as well as opportunities for mentoring, one-on-one counseling and networking.

On March 27, the SBA partnered with various federal agencies provided a workshop at the FBI, Criminal Justice Information Services Division, Clarksburg. Speaker for the event was John S. Hooks, Jr., Deputy Assistant Director, CJISD.

Linda L. Fresh, FBI Federal Women's Program Manager was guest speaker for the afternoon workshop entitled *Who Am I and Where Am I Going?* Topics discussed were related to many aspects to life and covered how to set personal goals, career, finances, family, personal, spiritual, and emotional.

Linda Rewis, FBI/FWCC Chair and Sharon Weaver, SBA/Deputy Chair conducted the program. Door prizes were provided by the participating federal agencies. A total of 240 federal women attended the event.

For information on the WNET Roundtables, contact Sharon Weaver, (304) 623-5631 ext. 239 or via email at Sharon.weaver@sba.gov.

SBA Lifts Loan Cap

The SBA recently lifted its temporary cap on SBA-backed loans and invited all participating lenders to resume submitting applications for guaranteed loans up to the \$2 million statutory limit.

The decision was made possible by President Bush's signing of the recently adopted legislation that allows the agency to implement its revised econometric subsidy model, which more accurately forecasts the actual costs of the 7(a) loan program. The model will be applied retroactively to the beginning of the current fiscal year.

The econometric model, in combination with appropriation levels provided in the FY 2003 budget, will allow SBA to approve more than \$9.4 billion 7(a) loans during the current year, plus \$1.8 billion in STAR loans that have already been made.

"We are happy to be able to help small businesses looking for access to capital, and we are proud to do our part helping them to create new jobs for Americans," said SBA Administrator Hector Barreto. "The \$500,000 cap on our maximum loan size was a management tool we had to adopt to address the funding limitations placed on the agency in October while maintaining continued service to the maximum number of small businesses.

We pledged a year ago to solve this problem in time for FY 2003, and we've done it," Barreto continued.

Michael Murray, SBA West Virginia District Director stated, "We are very pleased that we are back to our \$2 million dollar loan limit, which will allow us to help growing firms meet their capital needs."

The decision to lift the loan cap is effective immediately.

Calendar of Events Items Wanted

If your organization or institution has any upcoming events, workshops or seminars that might be of benefit to a new or existing small business, please let us know so we can include them in our newsletter and calendar of events on our web site. You can mail, fax or email your events to us using the following: SBA, WV District Office, 320 West Pike Street, Suite 330, Clarksburg, WV 26301; Fax: 202-481-5158; email: wvinfo@sba.gov. Be sure to note on your correspondence that you wish to have your event included in our newsletter and web calendar of events.

You can view the West Virginia web calendar of events for upcoming business workshops and seminars at: <http://app1.sba.gov/calendar/states/calendar.cfm?op=group&grp=72> or follow to training calendar link off our web page at www.sba.gov/wv.

Teaming To Win 2003

Teaming to Win 2003, West Virginia's premier business conference, will be held May 28-29 at the Mountaineer Race Track and Gaming Resort in Chester.

The 14th annual event will include a golf outing, exhibit hall and one-on-one counseling sessions with federal and state agency representatives as well as numerous marketing and network opportunities.

For more information or to register, visit the Teaming website at www.teamingtowin.org or call (304) 285-1306.